

Information to identify the case:

Debtor 1	<u>Wanda C Martinez</u>	Social Security number or ITIN	xxx-xx-9420
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-13079-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wanda C Martinez

9/15/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wanda C Martinez
Debtor

Case No. 17-13079-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 15, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2022:

Recip ID	Recipient Name and Address
db	+ Wanda C Martinez, 14A United States Avenue East, Gibbsboro, NJ 08026-1125
516650953	+ Aspire, PO Box 790317, Saint Louis, MO 63179-0317
516650955	+ Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
516700036	+ Mariner Finance c/o Randolph Walzer, Esq., PO Box 1234, Jackson, NJ 08527-0259
516650957	+ Merchantville-Pennsauken Water Comm, 6751 Westfield Avenue, Pennsauken, NJ 08110-1519
516650958	Nelson Martinez, 1935 W. River Drive, Pennsauken, NJ 08110-2957
518751831	Penny Mac Loan Services, LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
516650962	+ Randolph Walzer & Associates, LLC, PO Box: 1234, 2042 West County Line Road Unit 8, Jackson, NJ 08527-2010

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 15 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 15 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516650954	Email/Text: hildaris.burgos@popular.com	Sep 15 2022 20:42:00	Banco Popular de Puerto Rico, PO Box 362708, San Juan, PR 00936-2708
516881469	+ Email/PDF: ebnotices@pnmac.com	Sep 15 2022 20:45:55	Bank of America, N.A., c/o PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
516794460	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 15 2022 20:42:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516650956	+ Email/Text: bankruptcy@marinerfinance.com	Sep 15 2022 20:41:00	Mariner Finance LLC, 8211 Town Center Drive, Suite 201, Nottingham, MD 21236-5904
516870352	+ Email/Text: bankruptcy@marinerfinance.com	Sep 15 2022 20:41:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
516881726	EDI: PRA.COM	Sep 16 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516650960	Email/PDF: ebnotices@pnmac.com	Sep 15 2022 20:46:04	PennyMac Loan Services, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
516650961	+ Email/PDF: ebnotices@pnmac.com	Sep 15 2022 20:46:04	PennyMac Loan Services, LLC, 6101 Condor Drive, Moorpark, CA 93021-2602
516650963	EDI: RMSC.COM	Sep 16 2022 00:38:00	SYNCB/Lowes, PO Box 965060, Orlando, FL 32896-5060
516650964	+ EDI: RMSC.COM	Sep 16 2022 00:38:00	Synchrony Bank/JCP, PO Box: 965008, Orlando, FL 32896-5008
516872319	+ EDI: AIS.COM	Sep 16 2022 00:38:00	Verizon, by American InfoSource LP as agent,

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Sep 15, 2022

Form ID: 3180W

Total Noticed: 21

4515 N Santa Fe Ave, Oklahoma City, OK
73118-7901

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516650959	*+	Nelson Martinez, 1935 W. River Dr, Pennsauken, NJ 08110-2957

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Penny Mac Loan Services LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
S. Daniel Hutchison	on behalf of Debtor Wanda C Martinez sdhteamlaw@outlook.com backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC as servicer for Bank of America, N.A. ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor PennyMac Loan Services LLC as servicer for Bank of America, N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC as servicer for Bank of America, N.A. ecf@powerskirn.com

TOTAL: 8